

Mortgage Services P.O. Box 2369 Brandon, FL 33509

NOTICE TO CURE AND INTENT TO ACCELERATE

09/27/03

GEORGE MCCARLEY

211 CHESTNUT ST

ROANOKE

AL 36274

Re:

Loan Number

0002935534

Property Location: 211 CHESTNUT ST

ROANOKE

AL 36274

Dear Mortgagor:

This is a formal notice that your agreement to pay as outlined in the terms of your Note and Mortgage/Deed of Trust has been breached by your failure to make such payments that were due on and after 11/05/02.

To correct this breach of agreement, the total amount of \$\\$6110.14 must be received in our office by the last business day of this month. If such payment is not received in our office by the last business day of this month, add an additional \$\\$290.51 for the next month's payment, which must be received within thirty (30) days from the date of this letter. Due to the delinquency of the mortgage, all payments must be received in CERTIFIED FUNDS until the account has been fully redeemed. All additional late charges and payments due fully redeemed. All additional late charges and payments due after this notice must be included in your payment. ONLY THE FULL AMOUNT DUE WILL BE ACCEPTED.

It is our intent to declare your loan past due and payable immediately if the above mentioned breach is not remedied as outlined by this letter.

We would like to inform you that you have the right to reinstate after acceleration and to bring court action to assert the non-existence of a default or any other defense you may have to acceleration and sale of your property.

Please contact me to discuss this urgent matter. If you have made arrangements to cure the delinquency of your mortgage and the agreement is kept, you may disregard this notice. If the arrangements are broken, this breach will be enforced.

I will be glad to discuss any questions you may have regarding

Mailed by regular and certified mail on this day 09/27/03.

Sincerely,

HOUSEHOLD MORTGAGE SERVICES

Default Department 06:19 Telephone: 1-866-265-7066 (Regular Mail)
Mon.-Thurs. 8am-11pm, Fri. 8am-6pm, Sat. 8am-2pm (Eastern Time)